I hereby certify that this correspondence is being filed via EFS-Web with the United States Patent and Trademark Office on July 30, 2009.

TOWNSEND and TOWNSEND and CREW LLP

By: /connie larson/ Connie Larson

AMENDMENT UNDER 37 CFR 1.116 **EXPEDITED PROCEDURE -EXAMINING GROUP 3696**

PATENT

Attorney Docket No.: 026514-000100US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Confirmation No.: 7640

Glen Sgambati

Examiner:

Gerald C. Vizvary

Application No.: 10/773,642

Art Unit:

3696

Filed: February 6, 2004

AMENDMENT UNDER 37 CFR 1.116

For: ACCOUNT-OWNER VERIFICATION DATABASE **EXPEDITED PROCEDURE EXAMINING GROUP 3696**

Customer No.: 20350

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Commissioner:

In response to the final Office Action mailed May 11, 2009 (the "Office Action"), on the above-referenced application, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 8 of this paper.